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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

PARKER McCAY P.A. Brian E. Caine, Esq. 9000 Midlantic Drive, Suite 300 P.O. Box 5054 Mount Laurel, New Jersey 08054

(856) 985-4059

Attorney for U.S. Bank Trust National Association, as Trustee of Dwelling Series IV Trust

In Re:

Osiris E. Padilla

Order Filed on September 21, 2021 by Clerk U.S. Bankruptcy Court District of New Jersey

CASE NO. 18-25358-JNP

Chapter: 13

Hearing: September 21, 2021 Judge: Jerrold N. Poslusny, Jr.

ORDER RESOLVING DEBTOR'S MOTION TO VACATE RELIEF ORDER

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: September 21, 2021

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

(Page 2)

Debtor: Osiris E. Padilla Case No: 18-25358-JNP

Caption of Order: Order Resolving Debtor's Motion to Vacate Relief Order

Upon consideration of the Debtor's motion to vacate the relief order entered on August 3, 2021 at docket number 41 granting U.S. Bank Trust National Association, as Trustee of Dwelling Series IV Trust, its successors and/or assigns, (hereinafter "U.S. Bank Trust") relief from the automatic stay as to 21 Charles Ave., Pleasantville, NJ 08232, and upon consideration of the resolution reached between the Debtor and U.S. Bank Trust resolving said motion, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

- 1. The Order granting relief from stay as to 21 Charles Ave., Pleasantville, NJ 08232 entered on August 3, 2021 at docket number 41 is *VACATED*.
- 2. The Debtor agrees to bring the account current, post-petition by September 21, 2021. This date is time being of the essence.
- 3. Commencing with the October 1, 2021 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.
- 4. Debtor shall reimburse secured creditor through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$1,038.00 for attorney's fees and costs incurred in the preparation and prosecution of the motion for relief from stay filed July 9, 2021.
- 5. Thirty-Day Default Clause: If the Debtor should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant for more than (30) days from the due date, then upon Certification of Default of said payments in accordance herewith submitted by secured creditor's counsel, and under the timeframe providing for any opposition filed under LBR 4001-1(b)(2), the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) stay with respect to the realty commonly known as 21 Charles Ave., Pleasantville, NJ 08232. *Except, there is no 30-day waiting period to certify default if the Debtor fails to bring the account current post-petition by September 21, 2021 per paragraph 2, above.*

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United States Bankruptcy Court District of New Jersey

In re: Case No. 18-25358-JNP

Osiris E. Padilla Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2
Date Rcvd: Sep 21, 2021 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2021:

Recip ID Recipient Name and Address

db Osiris E. Padilla, 21 Charles Ave, Pleasantville, NJ 08232-2503

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2021 at the address(es) listed below:

Name Email Address

Brian E Caine

on behalf of Creditor MTGLQ Investors L.P. bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

Brian E Caine

on behalf of Creditor U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust bcaine@parkermccay.com,

BKcourtnotices@parkermccay.com

Brian E Caine

on behalf of Creditor U.S. Bank Trust National Association as Trustee of Tiki Series IV Trust beaine@parkermccay.com,

BKcourtnotices@parkermccay.com

Denise E. Carlon

 $on\ behalf\ of\ Creditor\ MTGLQ\ Investors\ \ L.P.\ dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com$

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jeanie D. Wiesner

on behalf of Debtor Osiris E. Padilla jeanie@sadeklaw.com

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District/off: 0312-1 User: admin Page 2 of 2
Date Rcvd: Sep 21, 2021 Form ID: pdf903 Total Noticed: 1

Rebecca Ann Solarz

on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9